



RACING AND WAGERING WESTERN AUSTRALIA

Approved Rider Licence Application

I acknowledge that I understand the terms and conditions I am riding under and have read the summary of the terms of the personal accident insurance policy below and accept these terms.

I agree to adhere to the Rules of Thoroughbred Racing and follow all directions of the Stewards.

Full Name of Approved Rider

Signature of Approved Rider

Date

Personal Accident – Summary of Cover

Approved riders are covered for personal accident insurance whilst participating in a race. Please refer to QBE Accident and Health Insurance Policy for full policy details.

Section A – Capital Benefits

Sum Insured \$25,000

Section B – Weekly Benefits - Injury

85% of earnings to a maximum of \$500/week
Benefit Period 52 weeks
Excess Period 14 days

Section D - Non Medicare Medical Expenses

\$500 per insured person.
Excess \$100 each and every event.

Endorsements: Compensation Table 1 is limited to \$10,000 for all insured persons without dependents.

The Policy provides:

- lump sum payments for accidental death and other listed conditions which result from an injury during time of operation of cover,
- periodic payments to replace income that is lost following an accident which occurs during time of operation of cover,
- non Medicare medical expenses incurred as a result of injury where the injury occurs during time of operation of cover.

The Policy does not cover certain things.

Claims may be refused in certain circumstances.

Please refer to Sports Injury Policy Terms and Conditions for full details of the terms and conditions of cover and exclusions.

The Policy will not cover you if a claim arises directly or indirectly out of any of the following:

Section A – Capital Benefits

- any injury, medical condition, infirmity or weakness known to you or which would have been known to a reasonable person in the circumstances to have existed prior to the commencement of this Policy,
- illness,
- any condition that is caused by repetitive movements or actions of your sport,
- any injury where you are entitled to receive a benefit from any statutory transport accident scheme or statutory workers compensation scheme.

Section B – Weekly Benefits – Injury

- any injury, medical condition, infirmity or weakness known to you or which would have been known to a reasonable person in the circumstances to have existed prior to the commencement of this Policy,
- illness,
- any condition that is caused by repetitive movements or actions of your sport.

We will not pay weekly benefits:

- for junior persons
- while you are awaiting surgery unless agreed in writing,
- if you commence any new occupation while receiving weekly benefits,
- if you recommence participation in any sport,
- for more than one injury at any one time.

Section D – Non Medicare Medical Expenses

- any injury, medical condition, infirmity or weakness known to you or which would have been known to a reasonable person in the circumstances to have existed prior to the commencement of this Policy,
- illness.

We will not pay:

- for costs associated with MRI scans,
 - for costs incurred which are associated with the prevention of injury. For example, knee braces, mouth guards, ankle braces,
 - for costs related to breakage of dentures, optical lenses or spectacles,
 - expenses incurred for which a Medicare benefit is payable,
 - expenses incurred more than 12 months after the date of injury,
 - accounts covered by an ambulance service whether claimed or not,
 - accounts covered by private health insurance whether claimed or not.
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